

SCHIP EMPLOYER BUY-IN*

In order to receive federal approval to operate an employer buy-in program under SCHIP, states must demonstrate that the premium assistance will be directed to employer plans that meet SCHIP requirements, including benefit standards, enrollee cost-sharing limits, and minimum employer premium contribution levels. In addition, state must show that buying the private insurance plan is cost-effective in comparison to the cost of covering the enrollee directly through the state SCHIP program.

State	Program Name	Implemented	Eligibility Limit
Maryland	Maryland Children's Health Program	July 1, 2001	200% - 300% FPL
Massachusetts	MassHealth Family Assistance Plan	1998	≤200% FPL
Mississippi	Mississippi Children's Health Insurance Program	Implementation has been put on hold indefinitely	≤200% FPL
Virginia	Family Access to Medical Insurance Security Plan (FAMIS)	June 2001 (approved December 2000)	≤200% FPL
Wisconsin	BadgerCare	July 1, 1999	≤185% FPL; remain in until 200% FPL

SCHIP FULL COST BUY-IN**

States... under this category allow higher income families to purchase coverage for their children through SCHIP at the full premium price (with no state subsidy).

State	Program Name	Implemented	Population Targeted	Eligibility Range	Time Limit (if any)
Connecticut	Husky	1998	Children	>300% FPL	--
Florida	KidCare	1992	Children ages 5 to 9	>200% FPL	--
New York	Child Health Plus	1991	Children	>230% FPL	--
North Carolina	NC Health Choice for Children	1998	Previously Enrolled Children	200% - 225% FPL	1 Year

Excerpted From:

* State Coverage Initiatives. (2001). SCHIP Employer Buy-In. *State Coverage Initiatives*. [On-Line]. Available HTTP: <http://www.statecoverage.net/employer.htm> [2001, June 11]

** State Coverage Initiatives. (2001). SCHIP Full Cost Buy-In. *State Coverage Initiatives*. [On-Line]. Available HTTP: <http://www.statecoverage.net/fullcost.htm> [2001, June 11]